

EXHIBIT 4

DIRECTORS AND EXECUTIVE OFFICERS OF THE APPLICANT

DIRECTORS OF THE APPLICANT

Arthur R. Sawchuk (Chairman)
Dominic D'Alessandro
Kevin E. Benson
John M. Cassaday
Lino J. Celeste
Gail C.A. Cook-Bennett
Robert E. Dineen, Jr.
Pierre Y. Ducros
Allister P. Graham
Thomas E. Kierans
Lorna R. Marsden
Hugh W. Sloan, Jr.
Gordon G. Thiessen
Michael H. Wilson

(See Applicant Directors Chart below)

EXECUTIVE OFFICERS OF THE APPLICANT

POSITION

Dominic D'Alessandro	President and Chief Executive Officer
Victor S. Apps	Executive Vice President & General Manager, Asia
Diane Bean	Senior Vice President, Corporate Human Resources & Communications
John D. DesPrez III	Executive Vice President, U.S. Operations & Chairman & President of The Manufacturers Life Insurance Company (U.S.A.)
H. Bruce Gordon	Executive Vice President, Canadian Operations
Donald A. Guloien	Executive Vice President & Chief Investment Officer
John C. Mather	Executive Vice President & Chief Administrative Officer
Trevor J. Matthews	Executive Vice President, Japan & President & CEO Manulife Life Insurance Company (Japan)
Peter H. Rubenovitch	Executive Vice President & Chief Financial Officer

(See Applicant Executive Officers Chart below)

DIRECTORS CHART OF THE APPLICANT

NAME	BUSINESS ADDRESS	PRINCIPAL BUSINESS ACTIVITY, OCCUPATION OR EMPLOYMENT	ALL OCCUPATIONS, POSITIONS, OFFICES OR EMPLOYMENT DURING LAST 5 YEARS
Arthur R. Sawchuk	Manulife Financial 200 Bloor St. East Toronto, Ontario Canada M4W 1E5	Chairman of Board of Directors, Manulife Financial Corporation	<ul style="list-style-type: none"> • 1993 – Present Chairman of Board of Directors, The Manufacturers Life Insurance Company/Manulife Financial Corporation
Dominic D'Alessandro	Manulife Financial 200 Bloor St. East Toronto, Ontario Canada M4W 1E5	President & CEO, Manulife Financial Corporation	<ul style="list-style-type: none"> • 1994 – Present President & CEO, The Manufacturers Life Insurance Company/ Manulife Financial Corporation
Kevin E. Benson	Laidlaw Inc. 55 Shuman Blvd., Suite 400 Naperville, IL 60563 U.S.A.	President & CEO, Laidlaw Inc.	<ul style="list-style-type: none"> • 08/2002 – Present President & CEO, Laidlaw Inc. (transportation) • 2001 – 08/2002 President & CEO, Insurance Corporation of British Columbia North Vancouver, B.C., Canada (auto insurance) • 04/2000 – 03/2001 President, The Pattison Group Vancouver, B.C., Canada (holding company for signage, media, periodical distribution, entertainment, packaging, automotive and food services) • 07/1996 – 04/2000 President & CEO, Canadian Airlines International Ltd. Calgary, AB, Canada (airline)
John M. Cassaday	Corus Entertainment Inc. BCE Place, Suite 1630 181 Bay St. Toronto, Ontario Canada M5J 2T3	President & CEO, Corus Entertainment Inc.	<ul style="list-style-type: none"> • 09/1999 – Present President & CEO, Corus Entertainment Inc. (television, radio, production, publications) • 09/1997 – 08/1999 Executive Vice President, Shaw Communications Inc./Shaw Media Richmond Hill, Ontario, Canada (cable, internet & satellite services)

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Lino J. Celeste	Corporate Director Manulife Financial 200 Bloor St. East Toronto, Ontario Canada M4W 1E5	Corporate Director	<ul style="list-style-type: none"> • 1999 – 04/2002 Chairman, Bruncor Inc. Saint John, New Brunswick, Canada (management holding company for telecommunications services) • 1994 – 1999 Chairman of Board, Bruncor/New Brunswick Telephone Co. Ltd. Saint John, New Brunswick, Canada
Gail C.A. Cook-Bennett	Canada Pension Plan Investment Board One Queen St. East Suite 2700 Toronto, Ontario Canada M5C 2W5	Chairperson Canada Pension Plan Investment Board	<ul style="list-style-type: none"> • 1998 – Present Chairperson, Canada Pension Plan Investment Board (investment corporation) • 1982 – 1998 Bennecon Limited Toronto, Ontario, Canada (management consulting)
Robert E. Dineen, Jr.	Shearman & Sterling 599 Lexington Ave. New York, NY 10022 U.S.A.	Partner Shearman & Sterling	<ul style="list-style-type: none"> • 1974 – Present Partner, Shearman & Sterling (law firm)
Pierre Y. Ducros	Pierre Ducros & Associates 1155 Rene Levesque Blvd., Suite 1012 Montreal, QC Canada H3B 2J2	President P. Ducros & Associates	<ul style="list-style-type: none"> • 06/1996 – Present President, P. Ducros & Associates (consulting firm)
Allister P. Graham	Nash Finch Company 7600 France Ave. S. Minneapolis, MN 55435 U.S.A.	Board Chair Nash Finch Company	<ul style="list-style-type: none"> • 2000 – Present Board Chair, Nash Finch Company (food retail and distribution) • 1998 – 02/1999 Chairman of the Board, The Oshawa Group Limited Etobicoke, Ontario, Canada (food, beverage and pharmaceutical distribution) • 1990 – 1998 Chairman & CEO, The Oshawa Group Limited Etobicoke, Ontario, Canada

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Thomas E. Kierans	The Canadian Institute for Advanced Research 100 Richmond St. W., Suite 331 Toronto, Ontario Canada M5H 3K6	Chairman The Canadian Institute for Advanced Research	<ul style="list-style-type: none"> • 09/1999 – Present Chairman, The Canadian Institute for Advanced Research (public policy research group) • 1989 – 1999 President & CEO, C.D. Howe Institute Toronto, Ontario, Canada (public policy research group)
Lorna R. Marsden	York University 4700 Keele St. North York, Ontario Canada M3J 1P3	President & Vice Chancellor York University	<ul style="list-style-type: none"> • 1997 – Present President & Vice Chancellor, York University (university)
Hugh W. Sloan, Jr.	The Woodbridge Foam Corporation 2500 Meijer Drive Troy, MI 48084 U.S.A.	Deputy Chairman of the Board	<ul style="list-style-type: none"> • 1998 – Present Deputy Chairman of the Board, The Woodbridge Foam Corporation (automotive urethane technologies) • 1985 – 1998 President, Automotive Group, The Woodbridge Group Troy, MI, U.S.A (automotive urethane technologies)
Gordon G. Thiessen	Canadian Public Accountability Board 19 th Floor, 20 Queen St. West Toronto, Ontario Canada	Chair	<ul style="list-style-type: none"> • 10/2002 – Present Chair, Canadian Public Accountability Board (accounting oversight board) • 02/1994 – 01/2001 Governor, The Bank of Canada Ottawa, Ontario, Canada (banking)
Michael H. Wilson	UBS Global Asset Management (Canada) Co. 77 King St. West Royal Trust Tower TD Centre, 37 th Floor Toronto, Ontario Canada M5K 1G8	President & CEO UBS Global Asset Management (Canada) Co.	<ul style="list-style-type: none"> • 07/2000 – Present President & CEO, UBS Global Asset Management (Canada) Co. (investment firm) • 09/1995 – 07/2000 Vice Chairman & Director, RBC Dominion Securities Ltd. Toronto, Ontario, Canada (investment firm)

APPLICANT EXECUTIVE OFFICERS CHART

NAME	BUSINESS ADDRESS	PRINCIPAL BUSINESS ACTIVITY, OCCUPATION OR EMPLOYMENT	ALL OCCUPATIONS, POSITIONS, OFFICES OR EMPLOYMENT DURING LAST 5 YEARS
Dominic D'Alessandro	Manulife Financial 200 Bloor St. East Toronto, Ontario Canada M4W 1E5	President & CEO, Manulife Financial Corporation	<ul style="list-style-type: none"> • 1994 – Present President & CEO, The Manufacturers Life Insurance Company/ Manulife Financial Corporation
Victor S. Apps	Manulife Financial 48/F, Manulife Plaza, 33 Hysan Avenue, Causeway Bay, Hong Kong	Executive Vice President & General Manager, Asia Operations	<ul style="list-style-type: none"> • 11/1997 – Present Executive Vice President & General Manager, Asia Operations • 06/1995 – 10/1997 Senior Vice President, Greater China Operations, Manulife Financial
Diane Bean	Manulife Financial 200 Bloor St. East Toronto, Ontario Canada M4W 1E5	Senior Vice President, Corporate Human Resources & Communications	<ul style="list-style-type: none"> • 07/2002 – Present Senior Vice President, Corporate Human Resources & Communication • 02/2002 – 07/2002 Senior Vice President, Business Development • 03/1997 – 12/2001 Business Consultant to Manulife Financial (Asian Operations)
John D. DesPrez III	Manulife Financial 73 Tremont St. Suite 1300 Boston, MA 02108 U.S.A.	Executive Vice President, U.S. Operations Chairman & President The Manufacturers Life Insurance Company (U.S.A.)	<ul style="list-style-type: none"> • 01/1999 – Present Executive Vice President, U.S. Operations • 1999 – Present Chairman & President, The Manufacturers Life Insurance Company (U.S.A.) • 02/1998 – 12/1998 Senior Vice President, Annuities Manulife Financial
H. Bruce Gordon	Manulife Financial 500 King St. North Waterloo, Ontario Canada N2J 4C6	Executive Vice President, Canadian Operations	<ul style="list-style-type: none"> • 04/2001 – Present Executive Vice President, Canadian Operations • 02/1998 – 03/2001 Senior Vice President, Group Business, Canadian Division Manulife Financial

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Donald Guloien	Manulife Financial 200 Bloor St. East Toronto, Ontario Canada M4W 1E5	Executive Vice President & Chief Investment Officer	<ul style="list-style-type: none"> • 03/2001 – Present Executive Vice President & Chief Investment Officer • 01/1999 – 03/2001 Executive Vice President, Business Development, Manulife Financial • 12/1994 – 01/1999 Senior Vice President, Business Development, Manulife Financial
John C. Mather	Manulife Financial 200 Bloor St. East Toronto, Ontario Canada M4W 1E5	Executive Vice President & Chief Administrative Officer	<ul style="list-style-type: none"> • 05/2001 – Present Executive Vice President & Chief Administrative Officer • 03/1999 – 04/2001 Executive Vice President & CIO, Information Systems Group Ontario Power Generation, Inc. Toronto, Ontario • 03/1998 – 02/1999 Partner, Cap Gemini Ernst & Young Consulting Toronto, Ontario
Trevor J. Matthews	Manulife Life Insurance Company 34-1 Kokuryo-cho 4-Chome Chofu-shi, Tokyo 182-8621	Executive Vice President, Japan President & CEO Manulife Life Insurance Company (Japan)	<ul style="list-style-type: none"> • 02/2001 – Present Executive Vice President, Japan • 02/2001 – Present President & CEO, Manulife Life Insurance Company (Japan) • 02/1998 – 01/2001 Executive Vice President, Canadian Operations
Peter H. Rubenovitch	Manulife Financial 200 Bloor St. East Toronto, Ontario Canada M4W 1E5	Executive Vice President & Chief Financial Officer	<ul style="list-style-type: none"> • 02/1998 – Present Executive Vice President & Chief Financial Officer